

Claims:

1. (Currently Amended) A method for electronically processing a commercial transaction, the method comprising:

determining whether a monetary amount associated with the transaction meets a selected threshold amount, wherein the determination is performed by at least one electronic processor;

when said monetary amount associated with the transaction does not meet said selected threshold amount, utilizing a first account for settling the transaction, wherein the settling of the transaction is performed by the at least one electronic processor; and

when the monetary amount associated with the transaction does meet the selected threshold amount, utilizing a second account for settling the transaction, wherein the settling of the transaction is performed by the at least one electronic processor.

2. (Previously Presented) The method as set forth in claim 1, wherein said first account is an account of a user making the commercial transaction at a point of sale terminal, wherein said first account is associated with a communications service that is also available for use by the user for a communications service not related to the commercial transaction, and wherein said first account is used to invoice the user for use of the communications service.

3. (Currently Amended) The method as set forth in claim [[1]] 2, wherein said second account is also an account of the user and is associated with a transaction processing service.

4. (Previously Presented) The method as set forth in claim 3, wherein said second account is selected from the group consisting of a credit account and a debit account.

5. (Original) The method as set forth in claim 3, wherein said communications service is a wireless communications service.

6. (Original) The method as set forth in claim 3, wherein said communications service is a telecommunications service.

7. (Original) The method as set forth in claim 3, wherein said communications service is a broad band communications service.

8. (Previously Presented) The method as set forth in claim 3, wherein said communications service is a satellite communications service.

9. (Original) The method as set forth in claim 3, wherein said communications service is a cable communications service.

10. (Original) The method as set forth in claim 1, wherein said first account is associated with a media service.

11. (Original) The method as set forth in claim 1, wherein said transaction is initiated with a communications device associated with said first account.

12. (Original) The method as set forth in claim 11, wherein said communications device is a wireless communications device.

13. (Original) The method as set forth in claim 11, wherein said communications device is an interactive television.

14. (Original) The method as set forth in claim 11, wherein said communications device is a telephone.

15. (Original) The method as set forth in claim 14, wherein said telephone operates on an Internet protocol.

16. (Original) The method as set forth in claim 11, wherein said communications device is a personal computing device.

17. (Original) The method as set forth in claim 1, wherein said transaction is guaranteed by a guarantor.

18. (Original) The method as set forth in claim 17, wherein said guarantor comprises at least one organization which provides communications or electronic media services.

19. (Original) The method as set forth in claim 18, wherein said guarantor comprises a plurality of organizations which provide communications or media services.

20. (Original) The method as set forth in claim 18, wherein said guarantor further comprises at least one organization which provides banking services.

21. (Original) The method as set forth in claim 18, wherein said guarantor comprises at least one organization which provides payment processing services.

22. (Currently Amended) A method for electronically processing a commercial transaction made by a customer, said method comprising:

determining whether [[the]] a sum of a monetary amount associated with the commercial transaction and monetary amounts associated with other commercial transactions made within a selected time period meet[[s]] a selected threshold amount, wherein the determination of the sum is performed by at least one electronic processor;

when said sum does not meet said selected threshold amount, utilizing a first account of the customer for settling said commercial transactions, wherein the settling of the transactions is performed by the at least one electronic processor; and

when said sum does meet said selected threshold amount, utilizing a second account of the customer for settling said commercial transactions, wherein the settling of the transactions is performed by the at least one electronic processor.

23. (Original) The method as set forth in claim 22, wherein said first account is an account associated with a communications service.

24. (Original) The method as set forth in claim 22, wherein said first account is associated with a media service.

25. (Original) The method as set forth in claim 22, wherein said transaction is initiated with a communications device associated with said first account.

26. (Original) The method as set forth in claim 22, wherein said transaction is guaranteed by a guarantor.

27. (Currently Amended) A method for electronically processing a commercial transaction of a user, said method comprising:

determining whether a merchant associated with said commercial transaction is an authorized merchant;

when it is determined whether said merchant associated with said commercial transaction is authorized, utilizing a first account of the user for settling said commercial transaction, wherein the settling of the transaction is performed by at least one electronic processor; and

when it is determined that said merchant is not an authorized merchant, utilizing a second account of the user for settling said commercial transaction, wherein the settling of the transaction is performed by the at least one electronic processor.

28. (Original) The method as set forth in claim 27, wherein said first account is an account associated with a communications or media service.

29. (Original) The method as set forth in claim 28, wherein said second account is an account associated with a payment processing service.

30. (Original) The method as set forth in claim 28, wherein said account is an account associated with a bank.

31. (Currently Amended) The method as set forth in claim 28, wherein said first and second accounts are selectable by [[a]] the user.

32. (Currently Amended) The method as set forth in claim 31, wherein a selection by [[a]] the user of said first and second accounts is made on a user interface on a communications device associated with said communications or media service.

33. (Original) The method as set forth in claim 32, wherein said selection results in a default to said account until changed.

34. (Previously Presented) The method as set forth in claim 1, wherein said first account comprises a debit account.

35. (Previously Presented) The method as set forth in claim 1, wherein said first account comprises a credit account.

36. (Previously Presented) A system for implementing the method according to claim 1.

37. (Previously Presented) The system as set forth in claim 36, wherein said system comprises a plurality of users, wherein each said user has a corresponding first account associated with said communications service and a corresponding second account, wherein said second account comprises at least one of a debit account and a credit account, wherein said selected threshold amount is the same for each said user.

38. (Previously Presented) The system as set forth in claim 36, wherein said system comprises a plurality of users, wherein each said user has a corresponding first account associated with said communications service and a corresponding second account, wherein said second account comprises at least one of a debit account and a credit account, wherein said selected threshold amount is established individually for each said user.

39. (Previously Presented) A system for implementing the method according to claim 22.

40. (Previously Presented) A system for implementing the method according to claim 27.

41. (Currently Amended) A method for processing a purchase transaction made by a customer at a point of sale terminal, said method comprising:

- determining a monetary amount associated with said purchase transaction;
when said monetary amount associated with said purchase transaction is within a first predetermined range, using a first payment account of the customer to settle said purchase transaction, wherein the settling of the transaction is performed by at least one electronic processor, and wherein said first payment account further comprises an account that is used for providing a communications, electronic content or media service to the user; and
when said monetary amount associated with said purchase transaction is not within said first predetermined range, using a second payment account of the customer to settle said purchase transaction, wherein the settling of the transaction is performed by at least one electronic processor, and wherein said second payment account comprises at least one of a debit account and a credit account that is associated with a financial service provider other than a provider of said communications, electronic content or media service.

42. (Currently Amended) The method as set forth in claim 41, wherein said first predetermined range comprises a range for micropayments that are less than amounts that are not within said predetermined range.

43. (Previously Presented) A system for implementing the method according to claim 42.

44. (New) A computer implemented method for facilitating a value exchange, said method comprising:

providing to an account holder a first account, wherein said first account is associated with a mobile wireless service provider and is used in a mobile wireless communications device for making a purchase transaction;

associating a second account of the account holder with said first account, wherein said second account is a bank account of the account holder;

receiving information indicative of said first account that was transmitted by said mobile wireless communications device during said purchase transaction;

authorizing said purchase transaction;

providing a payment guarantee concerning said payment transaction, wherein said guarantee is made at least in part by said mobile wireless service provider; and

settling said purchase transaction with said bank account.

45. (New) A system for implementing the method of claim 44, wherein said system comprises a computer accessible via a network, said computer having communications capability and a memory.